What is claimed is:

- 1 A portable desk top transaction terminal for
- processing debit or credit card POS transactions, said
- 3 terminal comprising:
- 4 a housing having a base, a top, and an enlarged head
- portion extending forwardly from said base to define a lip; 5
- 6 a touch screen disposed in said head portion comprising
- 7 display and a touch sensitive overly, wherein said touch
- screen partially defines said housing top, said terminal 8
- having a mode of operation in which said touch screen displays
- 10 a virtual keyboard for accommodation of data entry into side
- <u>⊨</u>11 keypad; and

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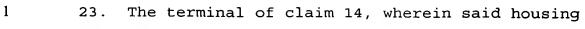
- □12 □13 □14 an insert style reader unit comprising at least one of a
 - mag stripe and smart card reader, wherein said reader unit is
 - disposed in said lip, said reader unit having a feed slot
- ₩ 15 opening toward a front of said housing.
- The terminal of claim 1, wherein said terminal
- **⊭** 2 includes a mode in which said touch screen is adapted for
- □ 3 signature capture.
 - 1 The terminal of claim 1, wherein said base comprises
 - a detachable riser.
 - 1 The terminal of claim 1, wherein said housing further
 - 2 comprises an integrated fingerprint scanner unit.
 - The transaction terminal of claim 1, wherein said 1
 - reader unit is a hybrid mag stripe and smart card unit.

- 6. The transaction terminal of claim 1, wherein said
 reader unit is disposed.
- 1 7. The transaction terminal of claim 1, further
- 2 comprising an RF communication interface for enabling
- 3 communication with a nonintegrated computer system.
- 1 8. A portable transaction terminal for processing point-
- of-sale transactions, said transaction terminal comprising:
- a housing having a front, a top, and a base adapted for
- 4 resting said terminal on a counter top, said base having a
- 5 base plane defined by a bottom of said base;
- a touch screen integrated in said top of said housing,
- 7 said touch screen being disposed in a touch screen plane;
- 8 a hybrid mag stripe and smart card insert style reader
- 9 unit disposed in said housing, said reader unit having a feed
- 10 slot opening toward said front of said housing, said feed slot
- 11 disposed in a feed slot plane, wherein said base plane, said
- 12 feed slot plane, and said touch screen plane are all
- 13 substantially coplanar.
 - 1 9. The transaction terminal of claim 8, wherein said
 - 2 housing further comprises a head portion extending forwardly
 - 3 from said base to define a lip, wherein said reader unit is
 - 4 disposed in said lip.
 - 1 10. The transaction terminal of claim 8, further
 - 2 comprising a detachable stylus holder detachably attachable on
 - 3 said housing.
 - 1 11. The transaction terminal of claim 8, wherein reader
 - 2 unit is disposed so that said feed slot plane is at a slight
 - 3 downward angle from a back of said housing to said front, with

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- 4 respect to a horizontal plane so that moisture and debris is
- 5 forced out of said slot by gravitational forces.
- 1 12. The transaction terminal of claim 11, wherein touch
- 2 screen is disposed so that said touch screen plane is also at
- 3 a slight downward angle from said back to front, so that said
- 4 touch screen is easily viewed by a user.
- 1 13. The transaction terminal of claim 8, further
- 2 comprising a detachable riser.
- 1 14. A transaction terminal comprising:
- a housing having a top, a front, a back end, and a base
- 3 having a base plane defined by a bottom of said base;
 - 4 a control circuit encapsulated by said housing;
- 5 a touch screen in communication with said control circuit
- 6 at least partially defining a top of said housing, wherein
- 7 said touch screen defines a touch screen plane angled
- 8 downwardly from said back end to said front with respect to
- 9 said base plane; and
- 10 a card reader unit disposed in said housing having an
- 11 insert-style feed slot for receiving a card, wherein said feed
- 12 slot opens toward said front of said housing.
 - 1 15. The terminal claim 14, wherein said insert style
 - 2 feed slot includes a feed slot plane substantially coplanar
 - 3 with said touch screen plane.
 - 1 16. The terminal of claim 15, wherein said feed slot
- 2 plane is disposed angularly downwardly from said back end to
- 3 said front.

- 1 17. The terminal of claim 14, wherein said control
- 2 circuit, in one mode, adapts said touch screen for signature
- 3 capture.
- 1 18. The terminal of claim 14, wherein said control
- 2 circuit, in one mode of operation, controls said touch screen
- 3 to display a virtual keyboard.
- 1 19. The terminal of claim 14, wherein said control
- 2 circuit, in at least one mode, configures said terminal to
- 3 capture a signature entered by a user into said touch screen.
- 1 20. The terminal of claim 14, further comprising a
- 2 wireless communication link.
- 1 21. The terminal of claim 14, wherein said terminal
- 2 includes a secure information entry circuit including a
- 3 program having an encryption routine, wherein said secure
- 4 information entry circuit includes cryptographic firmware
- 5 adapted to change the state of an encryption mode signal when
- 6 said encryption routine is actuated, and wherein said terminal
- 7 further includes a user-perceivable indicator responsive to
- 8 said encryption mode signal.
- 1 22. The terminal of claim 14, wherein said housing
- 2 comprises an upper section and a lower section, wherein said
- 3 control circuit is in communication with a secure IC chip
- 4 comprising a volatile memory, wherein said terminal further
- 5 includes a battery for powering said secure IC chip, wherein
- 6 said terminal is adapted so that said battery is disconnected
- 7 from said secure IC chip if said upper section is removed from
- 8 said lower section.



- 2 includes a forwardly extending lip and wherein said reader
- 3 unit is disposed in said lip.
- 1 24. The terminal of claim 14, wherein said housing
- 2 includes an imaging assembly aperture further comprises:
- 3 an optical reader unit comprising an imaging assembly,
- 4 wherein said imaging assembly is incorporated in said housing
- 5 in such manner that light received by said assembly passes
- 6 through said imaging assembly aperture.

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